## **Consumer Education and Litigation Fund**

- **1. Permanent Law 714.16C.** Allows \$1.2 million to be used from the Consumer Education and Litigation Fund.
- **2. 2009 Session Law.** Allows \$2 million to be used from the Consumer Education and Litigation Fund through FY13.
- **3. Request.** In the FY14 appropriation shell bill, allow \$2 million to be used from the Consumer Education and Litigation Fund on a permanent basis. Justifications for this request include the following:
  - a. No General Fund money is budgeted for the Consumer Protection Division.
  - b. Money in Consumer Education and Litigation Fund is restricted by court decree to be used for consumer purposes.
  - c. If authority is not granted, then the AG may need to curtail important consumer activities.

## **Mortgage Hotline Notice**

- **1. 2012 Action.** For several years, there has been a requirement that a notice of the availability of the Iowa Mortgage Help Hotline be included in mortgage foreclosure legal filings. In section 17 of HF 2335, this requirement was extended until July 1, 2013.
- 2. **Request.** In the FY14 appropriation shell bill, extend the notice requirement indefinitely.